

Information to identify the case:

Debtor 1	Phelan C. Livingston	Social Security number or ITIN xxx-xx-1442
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 23-19609-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Phelan C. Livingston

1/31/24

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Phelan C. Livingston

Debtor

Case No. 23-19609-JKS

Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

Page 1 of 2

Date Rcvd: Jan 31, 2024

Form ID: 318

Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2024:

Recip ID	Recipient Name and Address
db	+ Phelan C. Livingston, 935 Ridge Road, Newton, NJ 07860-4534

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 31 2024 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 31 2024 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520067338	+ Email/PDF: bncnotices@becket-lee.com	Jan 31 2024 21:06:55	American Express, 200 Vesey Street, New York, NY 10285-0002
520067339	+ EDI: DISCOVER	Feb 01 2024 01:54:00	Discover Bank, 502 East Market Street, Greenwood, DE 19950-9700
520067340	+ Email/Text: cashiering-administrationservices@flagstar.com	Jan 31 2024 21:01:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
520067341	EDI: JPMORGANCHASE	Feb 01 2024 01:54:00	JPMCB Card Services, Box 15369, Wilmington, DE 19850
520067342	^ MEBN	Jan 31 2024 20:54:24	Kia Motor Finance, 10550 Talbert Avenue, Fountain Valley, CA 92708-6031
520067343	+ EDI: LENDNGCLUB	Feb 01 2024 01:54:00	Lending Club Bank, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
520067344	Email/Text: EBN@Mohela.com	Jan 31 2024 21:01:00	Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005
520067345	+ Email/Text: nsm_bk_notices@mcooper.com	Jan 31 2024 21:01:00	Nationstar Mortgage, LLC, 8950 Cypress Waters Blvd, Dallas, TX 75019-4620

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-2

User: admin

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Date Rcvd: Jan 31, 2024

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 02, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Donald V. Biase	dbiase4236@gmail.com dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com;ecf.alert+Biase@titlexi.com
Ralph A Ferro, Jr	on behalf of Debtor Phelan C. Livingston ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4